

ORANGE COUNTY TRANSPORTATION AUTHORITY

FINANCIAL OVERVIEW

Effective January 1, 2027

PLAN/COVERAGE		Current Annual Cost	Renewal Annual Cost	% Δ
MEDICAL	EEs			
PRISM-Kaiser Admin/TCU HMO	197	\$4,471,788	\$4,955,100	10.8%
PRISM-Kaiser Coach Operators HMO	549	\$11,497,680	\$12,739,608	10.8%
PRISM-Anthem HMO Admin/TCU	105	\$2,727,000	\$3,021,984	10.8%
PRISM-Anthem HMO Coach Operators	59	\$1,327,608	\$1,471,260	10.8%
PRISM-Anthem PPO Admin/TCU	67	\$1,889,040	\$2,092,980	10.8%
PRISM-Anthem PPO Coach Operators	79	\$2,114,868	\$2,343,180	10.8%
PRISM-Anthem HDHP Admin/TCU	146	\$3,678,096	\$4,075,788	10.8%
DENTAL				
PRISM-Delta Admin/TCU DHMO	68	\$22,418	\$22,418	0.0%
Direct-Delta Coach Operators DHMO	124	\$41,017	\$41,017	0.0%
PRISM-Delta Admin/TCU DPPO	513	\$758,062	\$788,000	3.9%
PRISM-Delta Coach Operators DPPO	590	\$619,974	\$644,431	3.9%
VISION				
PRISM-VSP Base Vision Plan Admin/TCU	362	\$140,873	\$140,873	0.0%
PRISM-VSP Buy-up Vision Admin/TCU (cost neutral)	155	\$74,606	\$74,606	0.0%
PRISM-VSP Vision Coach Operators	662	\$98,889	\$98,889	0.0%
BASIC LIFE/AD&D				
PRISM-Voya Life/AD&D Admin/TCU	575	\$199,273	\$199,273	0.0%
PRISM-Voya Life/AD&D Coach Operators	698	\$84,450	\$84,450	0.0%
SHORT TERM DISABILITY				
PRISM-Voya Short Term Disability Admin	521	\$35,218	\$35,218	0.0%
LONG TERM DISABILITY				
PRISM-Voya Long Term Disability Admin/TCU	559	\$155,445	\$155,445	0.0%
FMLA Leave Administration				
VOYA	1464	\$26,176	\$26,176	0.0%
TOTAL ANNUAL PREMIUM		\$29,962,481	\$33,010,696	
ANNUAL DOLLAR CHANGE			\$3,048,215	
ANNUAL PERCENT CHANGE			10.2%	

AD&D - Accidental Death and Dismemberment

EEs - Employees

HDHP - High Deductible Health Plan

DPPO - Dental Preferred Provider Organization

DHMO - Dental Health Maintenance Organization

HMO - Health Maintenance Organization

PPO - Preferred Provider Organization

PRISM - Public Risk Innovation, Solutions, and Management

TCU - Transportation Communications International Union

VSP - Vision Service Plan